NEIFELD REF.: PIP155CARR-US

IN RE APPLICATION OF: CARR et al.

USPTO CONFIRMATION CODE: 1038

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U.S. NATIONAL STAGE OF: PCT/US04/26736 filed September 13, 2004, which claims

priority to 60/503,877 filed 9/22/2003

EXAMINER: KHANH H LE GROUP ART UNIT: 3688

TITLE: Assumed Demographics, Predicted Behavior, and Targeted Incentives

## 37 CFR 1.111 RESPONSE TO OFFICE ACTION DATED 4/27/2010

ASSISTANT COMMISSIONER FOR PATENTS ALEXANDRIA, VA 22313

Sir:

In response to the 4/7/2010 office action please consider this response.